

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PHILLIP E NORDER  
BRENNAN M NORDER  
Debtor(s)

Case No. 09-28819

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2009.
- 2) The plan was confirmed on 12/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/02/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/07/2012.
- 5) The case was dismissed on 08/21/2013.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,444.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$60,962.20  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$60,962.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,074.10  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,247.54  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,321.64**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
ARROWOOD INDENMITY TUITION G.	Unsecured	NA	2,350.74	2,350.74	319.12	0.00
ARROWOOD INDENMITY TUITION G.	Unsecured	NA	4,473.26	4,473.26	631.68	0.00
ARROWOOD INDENMITY TUITION G.	Unsecured	NA	1,235.08	1,235.08	167.66	0.00
CAPITAL ONE NA	Unsecured	1,895.00	1,895.81	1,895.81	257.37	0.00
CARMAX AUTO FINANCE	Secured	11,950.00	11,800.00	11,800.00	8,389.19	1,022.36
CARMAX AUTO FINANCE	Unsecured	1,788.00	1,936.79	1,936.79	262.92	0.00
CAVALRY PORTFOLIO SVC	Unsecured	5,593.00	5,899.85	5,899.85	833.11	0.00
CHILDRENS HEALTH CENTER	Unsecured	520.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	2,841.00	NA	NA	0.00	0.00
CITICORP CREDIT SERVICES	Unsecured	4,435.00	NA	NA	0.00	0.00
CITICORP CREDIT SERVICES	Unsecured	2,330.00	NA	NA	0.00	0.00
CITICORP CREDIT SERVICES	Unsecured	1,229.00	NA	NA	0.00	0.00
COLLINS FINANCIAL SERVICES INC	Unsecured	1,903.00	1,902.64	1,902.64	258.30	0.00
COMCAST	Unsecured	280.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	1,800.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	1,800.00	0.00	1,800.00	1,800.00	0.00
EAST BAY FUNDING	Unsecured	902.00	1,112.46	1,112.46	151.02	0.00
ECAST SETTLEMENT CORP	Unsecured	5,625.00	5,625.04	5,625.04	794.30	0.00
ECAST SETTLEMENT CORP	Unsecured	34.00	33.65	33.65	0.00	0.00
ECMC	Unsecured	31,018.00	31,491.67	31,491.67	4,446.88	0.00
FREMONT TOWN COURT	Unsecured	464.50	NA	NA	0.00	0.00
GEMB/HH GREGG	Unsecured	1,347.00	NA	NA	0.00	0.00
HARRIS NA	Unsecured	46,143.00	NA	NA	0.00	0.00
HARRIS NA	Secured	NA	0.00	2,000.00	2,000.00	0.00
HARRIS NA	Secured	58,860.00	NA	NA	0.00	0.00
ING DIRECT FSB	Secured	132,813.00	130,548.06	132,884.13	0.00	0.00
ING DIRECT FSB	Secured	NA	2,336.07	2,336.07	2,336.07	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	215.65	215.65	215.65	0.00
NICOR GAS	Unsecured	789.00	794.17	794.17	107.83	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORTHWESTERN MEDICAL FACILITY	Unsecured	77.00	NA	NA	0.00	0.00
NTD LABS	Unsecured	115.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,334.00	8,334.02	8,334.02	1,176.83	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	300.00	233.40	233.40	18.89	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,709.00	2,709.49	2,709.49	367.83	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	12,426.00	12,426.31	12,426.31	1,754.70	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	771.00	860.46	860.46	116.83	0.00
PROTECT AMERICA INC	Unsecured	182.00	NA	NA	0.00	0.00
SOUMA DIANOSTICS	Unsecured	150.00	NA	NA	0.00	0.00
STATE BANK OF DAVIS	Unsecured	14,521.00	NA	NA	0.00	0.00
STATE BANK OF DAVIS	Secured	14,521.00	14,814.91	14,814.91	14,814.91	822.11
SULLIVAN URGENT AID CENTERS	Unsecured	233.00	NA	NA	0.00	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	3,664.00	3,677.79	3,677.79	519.34	0.00
Vanda LLC	Unsecured	174.00	197.68	197.68	16.00	0.00
VILLAGE OF HOMEWOOD	Unsecured	100.00	NA	NA	0.00	0.00
VW CREDIT	Secured	12,874.00	12,238.40	12,238.40	10,135.29	904.37
WFNNB/NEWPORT NEWS	Unsecured	207.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$132,884.13	\$0.00	\$0.00
Mortgage Arrearage	\$4,336.07	\$4,336.07	\$0.00
Debt Secured by Vehicle	\$24,038.40	\$18,524.48	\$1,926.73
All Other Secured	\$16,614.91	\$16,614.91	\$822.11
<b>TOTAL SECURED:</b>	<b>\$177,873.51</b>	<b>\$39,475.46</b>	<b>\$2,748.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$215.65	\$215.65	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$215.65</b>	<b>\$215.65</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$87,190.31</b>	<b>\$12,200.61</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,321.64</u>
Disbursements to Creditors	<u>\$54,640.56</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$60,962.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/25/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.